

## Information to identify the case:

Debtor 1:	<b>Debra A. Schupper</b>	Social Security number or ITIN:	xxx-xx-9352
	First Name Middle Name Last Name	EIN:	__-__-_____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-_____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/23/17
Case number:	17-27151-KCF	Date case converted to chapter:	7 2/15/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Debra A. Schupper	
2. All other names used in the last 8 years		
3. Address	6 Manville Blvd Bridgewater, NJ 08807-3317	
4. Debtor's attorney Name and address	Brandon L Martin 19 Davenport Street Somerville, NJ 08876	Contact phone (908) 231-8220
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 &gt;

Debtor **Debra A. Schupper**

Case number **17-27151-KCF**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 2/16/18
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>March 19, 2018 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/18/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b>		<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Debra A. Schupper  
 Debtor

Case No. 17-27151-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 3  
 Total Noticed: 75

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db  
 517026838 Debra A. Schupper, 6 Manville Blvd, Bridgewater, NJ 08807-3317  
 517026836 AHS Hospital Corp, PO Box 10219, Newark, NJ 07193-0219  
 517026837 Advance Pedia Health, C/O IC SYSTEM, PO Box 64376, Saint Paul, MN 55164-0376  
 517026840 Affinity Credit Union, PO Box 621, Basking Ridge, NJ 07920-0621  
 517026841 American Web, 2128 N 14th St Ste 1, Ponca City, OK 74601-1831  
 517026842 +Associated Radiologist, c/o FIN SYS OF RICHMOND, 325 9th Box 786, RICHMOND, IN 47374-6201  
 Barclay's Bank Delaware, C/O FOSTER, GARBUS & GARBUS, 60 Vanderbilt Motor Pkwy,  
 Commack, NY 11725-5710  
 517026844 Blue Trust, PO Box 44967, Eden Prairie, MN 55344-2667  
 517026847 CAVALRY SPV I, C/O SCHACHTER PORTNOY, 3490 US Highway 1 Ste 6, Princeton, NJ 08540-5920  
 517026846 Cash Advance Now, PO Box 569, Hays, MT 59527-0569  
 517026848 Chase Card, C/O NATIONWIDE CR., PO Box 14581, Des Moines, IA 50306-3581  
 517026849 Chase Card, C/O NATIONWIDE CREDIT, PO Box 14581, Des Moines, IA 50306-3581  
 517026850 DAVE'S SUBURBAN DISPOSAL SERVICE, PO Box 226, Flagtown, NJ 08821-0226  
 517026854 DR. ASKUMAR PATEL, 285 Davidson Ave, Somerset, NJ 08873-4153  
 517026855 DR. DAVID BERTICKER, 242 E Main St Ste 2, Somerville, NJ 08876-3049  
 517026856 DR. KRISTA REUTY, PO Box 416441, Boston, MA 02241-6441  
 517026858 DR. SCOTT SCHLESINGER, PO Box 223818, Pittsburgh, PA 15251-2818  
 517026859 DS Services, c/o CollectionBureauAmerica, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
 517046174 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517026852 Dr Jon Ark, C/O PRINCETON ORTHO GROUP, 325 Princeton Ave, Princeton, NJ 08540-1617  
 517026853 Dr. ANTHONY DIGUILIO, 110 Rehill Ave, Somerville, NJ 08876-2519  
 517026857 Dr. MARK UTKEWICZ, C/O EMA, PO Box 6222, Parsippany, NJ 07054-7222  
 517026863 GRAND SANITATION INC., C/O MORGAN & CURTIS ASSOC, INC., 95 Broadway,  
 Hicksville, NY 11801-4267  
 517026861 +Gastromed, C/O DR. SUNYA IRCKAN, 25 MORGAN ST, BRIDGEWATER, NJ 08807-3007  
 517026867 IMAGING CONSULTANTS ESSEX, C/O ONLINE INFOR SERV, PO Box 148, Winterville, NC 28590-0148  
 517026868 Kohl's Department Store, C/O MERCANTILE, 165 Lawrence Bell Dr Ste 100,  
 Williamsville, NY 14221-7900  
 517026869 Medemerge, PO Box 890, Green Brook, NJ 08812-0890  
 517026870 Midland Funding, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517026871 Northcash, PO Box 340, Hays, MT 59527-0340  
 517026872 Optimum, C/O SUNRISE CR. SERVICES, INC., PO Box 9100, Farmingdale, NY 11735-9100  
 517026875 QVC, C/O NATIONWIDE CREDIT, PO Box 14581, Des Moines, IA 50306-3581  
 517026874 Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985  
 517026877 RWJ University Hospital, C/O CELENTANO & STADTMAUER, 1035 US Highway 46,  
 Clifton, NJ 07013-2468  
 517026878 RWJ University Hospital at Somerset, C/O CELENTANO & STADTMAUER, 1035 US Highway 46,  
 Clifton, NJ 07013-2468  
 517026876 Radiology Bill, PO Box 786, Richmond, IN 47375-0786  
 517026882 SPECIALIZED LOAN SERVICING, LLC, PO Box 105219, Atlanta, GA 30348-5219  
 517026880 Somerset Surgical Assoc, 30 Rehill Ave Ste 3400, Somerville, NJ 08876-2548  
 517026881 Somerset Valley Urgent Care, 470 A Rte # 202-206, Bedminster, NJ 07921  
 517026883 Spinner & Spinner, CPA, 35 W Union Ave, Bound Brook, NJ 08805-1715  
 517053969 +Summit Medical, c/o Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
 517026885 Summit Medical Group, ATTN #8549x, PO Box 14000, Belfast, ME 04915-4033  
 517026888 Transworld System Inc, C/O VALENTINE & KOBARTAS, INC., PO Box 325,  
 Lawrence, MA 01842-0625  
 517026889 University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: info@trianglecopy.com Feb 16 2018 23:34:19 Brandon L Martin,

tr +EDI: BJMMCDONNELLI.COM Feb 16 2018 23:13:00 John Michael McDonnell,  
 McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517026839 EDI: CCS.COM Feb 16 2018 23:13:00 Allstate Insurance, C/O CREDIT COLLECTION SERVICES,  
 725 Canton St, Norwood, MA 02062-2679  
 517026843 E-mail/Text: banko@berkscredit.com Feb 16 2018 23:34:45 Berks Credit & Colletion,  
 PO Box 329, Temple, PA 19560-0329  
 517026845 EDI: FSAAE.COM Feb 16 2018 23:13:00 Capital One Bank, C/O FIRST SOURCE ADVANTAGE, LLC,  
 205 Bryant Woods S, Amherst, NY 14228-3609  
 517167874 +E-mail/Text: bankruptcy@cvps.com Feb 16 2018 23:35:18 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 517026851 E-mail/Text: fggbanko@fgny.com Feb 16 2018 23:34:28 Discover Bank,  
 c/o Foster, Garbus & Garbus, 7 Banta Pl, Hackensack, NJ 07601-5604  
 517039703 EDI: DISCOVER.COM Feb 16 2018 23:13:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 75

Date Rcvd: Feb 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517026860 EDI: AMINFOFP.COM Feb 16 2018 23:13:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
517026862 E-mail/Text: bankruptcy@savit.com Feb 16 2018 23:36:00 Gastromed Health Care,  
C/O SAVIT COLLECTION AGENCY, PO Box 250, East Brunswick, NJ 08816-0250  
517026864 E-mail/Text: collections@greentrustcash.com Feb 16 2018 23:35:47 Green Trust Cash,  
PO Box 340, Hays, MT 59527-0340  
517026866 EDI: IIC9.COM Feb 16 2018 23:13:00 HOPEWELL VET GROUP, C/O IC SYSTEM COLLECTIONS,  
444 Highway 96 E, Saint Paul, MN 55127-2557  
517026865 EDI: PRA.COM Feb 16 2018 23:13:00 Home Depot, C/O PORTFOLIO RECOVERY,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
517026873 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502-4952  
517156033 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery Associates, LLC, c/o Amazon.com,  
POB 41067, Norfolk VA 23541  
517142622 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
POB 41067, Norfolk VA 23541  
517114463 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
517156031 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery Associates, LLC, c/o QVC,  
POB 41067, Norfolk VA 23541  
517156300 EDI: PRA.COM Feb 16 2018 23:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
517139241 +EDI: JEFFERSONCAP.COM Feb 16 2018 23:13:00 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
517064947 +EDI: DRIV.COM Feb 16 2018 23:13:00 SANTANDER CONSUMER USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
517026879 EDI: DRIV.COM Feb 16 2018 23:13:00 SANTANDER CONSUMER, USA, PO Box 660633,  
Dallas, TX 75266-0633  
517026886 EDI: RMSC.COM Feb 16 2018 23:13:00 SYNCH HOME DESIGN FURN, PO Box 965036,  
Orlando, FL 32896-5036  
517148370 +EDI: DRIV.COM Feb 16 2018 23:13:00 Santander Consumer USA Inc., P.O. Box 961245,  
Fort Worth, TX 76161-0244  
517026884 E-mail/Text: clientservices@simonsagency.com Feb 16 2018 23:35:51 Summit Medical Group,  
C/O SIMON'S AGENCY, INC., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517027972 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517026887 E-mail/Text: bankruptcy@cvps.com Feb 16 2018 23:35:18 Synchrony Bank,  
C/O CAVALRY PORTFOLIO SERVICE, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-1340  
517133535 +EDI: AIS.COM Feb 16 2018 23:13:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517026890 E-mail/Text: WFB.Bankruptcy@cabelas.com Feb 16 2018 23:36:04 World's Foremost Bank,  
4800 NW 1st St Ste 300, Lincoln, NE 68521-4463  
517026891 E-mail/Text: admin@rosebudlending.com Feb 16 2018 23:35:56 Zoca Loans, PO Box 1147,  
Mission, SD 57555-1147

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Brandon L Martin on behalf of Debtor Debra A. Schupper info@trianglecopy.com,  
annsikora@verizon.net  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 75

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4